

Frequently asked questions for OCBC Tokens

Q. What are OCBC Tokens?

A. OCBC Tokens are a new digital rewards currency that you can earn by completing selected banking and engagement tasks on the OCBC app.

Q. How do I start earning Tokens?

A. To start earning OCBC Tokens, you will need to register through the OCBC app by clicking “Join and Earn now”.

Q. Who can participate and earn OCBC tokens?

A. All OCBC customers with access to OCBC app can register and participate in eligible tasks to earn OCBC Tokens.

Q. If I do not have an OCBC app, can I still earn OCBC Tokens?

A. No. You will need the OCBC app and be an eligible OCBC customer to participate and earn OCBC Tokens. You may download OCBC app from your device’s app store.

Q. Do I need an OCBC credit card to earn OCBC Tokens?

A. No, you do not need to have an OCBC credit card. Eligible customers can earn OCBC Tokens through selected tasks linked to their OCBC account.

Q. What tasks can I complete to earn OCBC Tokens?

A. You can earn Tokens through selected tasks, such as:

- Programme enrolment
- Daily check-ins
- Foreign currency conversion (SGD to Foreign currencies)
- Selected personalized digital banking actions and displayed to you via your OCBC app.

Q. Why do I see different tasks from another customer?

A. OCBC Tokens tasks may be personalised and made available based on your profile, eligibility, account relationship, campaign criteria, and app task. This means different customers may see different tasks, token amounts, or E-voucher options. Please refer to the tasks shown in your OCBC app for the tasks currently available to you.

Q. How often are new tasks or challenges available?

A. New tasks and challenges are introduced from time to time and may vary based on your eligibility, profile, and participation history. Tasks are not guaranteed to be available at all times and may be made available to selected customers only. We recommend checking the OCBC app regularly so you do not miss any opportunities to participate and earn OCBC Tokens.

Q. What is a “daily check-in”?

A. A daily check-in is a simple task where you can earn OCBC Tokens once a day, when you log in and perform the required action on the OCBC app.

Q. Is there a limit to the number of OCBC Tokens I can earn from each task or in a day?

A. Yes. Token earnings are subject to task specific limits.

Q. When will my OCBC Tokens be credited?

A. Tokens are awarded upon completion of an eligible task. Please refer to task details for more information on the OCBC Tokens crediting period.

Q. Will I be notified when OCBC Tokens are issued?

A. Yes. A confirmation message will be displayed in the OCBC app when Tokens have been successfully awarded.

Q. How is the expiry date of my OCBC Tokens calculated?

A. OCBC Tokens expire 12 months from the month in which they are awarded. For example, Tokens awarded in August 2026 will expire on the last day of August 2027. Please refer to your OCBC Tokens balance page on the OCBC app for the expiry details of OCBC Tokens awarded to you.

Q. Which OCBC Tokens will be used first when I redeem?

A. Unless otherwise stated, OCBC Tokens with the earliest expiry date will be used first when you make a redemption.

Q. Can OCBC Tokens be reversed or deducted?

A. Yes. OCBC may reverse or deduct OCBC Tokens at any time and at its sole discretion without giving reason or notice to you.

Q. What can I use OCBC Tokens for?

A. OCBC Tokens can be used to redeem E-vouchers available in the Rewards Hub on the OCBC app.

Q. What types of E-vouchers are available?

A. A wide range of E-vouchers are available for redemption, including:

- Food & Beverage (F&B)
- Retail
- Everyday lifestyle brands

The available e-vouchers may change from time to time. You may view the available E-vouchers in the OCBC app, via “Rewards Hub” → “E-Vouchers”.

Q. How do I redeem OCBC Tokens?

A. Please log in to the OCBC app and navigate to Rewards Hub → E-Vouchers to browse and redeem available e-vouchers.

Q. What happens after I redeem an E-voucher?

A. Once your redemption is successful, the required OCBC Tokens will be deducted from your OCBC Tokens balance and your E-voucher will be made available in the OCBC app via “Your Rewards Wallet -> “Use your E-vouchers”. Please refer to the E-voucher details for its validity period, usage instructions, and merchant terms.

Q. Can I cancel, exchange, or refund an E-voucher after redemption?

A. Any redemption of E-vouchers are final. Please review the E-voucher details, validity period, and terms of use before completing your redemption.

Q. What should I do if my E-voucher is not shown after redemption?

A. Please check your redemption history or E-voucher wallet in the OCBC app. If the E-voucher is still not shown after a successful redemption, please contact us via Secured Mailbox in the OCBC app with the

redemption date, E-voucher name, and any confirmation message displayed.

Q. Can I convert my OCBC Tokens into cash or statement credits?

A. No. OCBC Tokens can only be used for eligible E-voucher redemption and cannot be converted into cash or statement credit.

Q. Can I convert OCBC Tokens for OCBC loyalty points, airline and hotel partners points programme or other reward currencies?

A. No. OCBC tokens cannot be converted into OCBC loyalty points, airline miles, hotel loyalty points or any other rewards programme currency.

Q. Do OCBC Tokens expire?

A. Yes. OCBC Tokens expire 12 months from the month in which they are awarded. Any unused Tokens will be forfeited upon expiry.

Q. What do the status labels “Come back tomorrow”, “Task ended” and “Completed” mean?

A. These labels indicate the availability of a task:

- Come back tomorrow → The daily participation limit for the task has been met.
- Task ended → The monthly participation limit for the task has been met.
- Completed → You have completed the tasks assigned to you.

Q. Where can I view my accumulated OCBC Tokens balance?

A. You can view your available OCBC Tokens balance via OCBC app > Rewards Hub.

Q. Why don't I see any available tasks?

A: Tasks may vary based on your profile and eligibility. If no personalized tasks are currently available, you may still participate in tasks such as daily check-in and foreign currency conversion.

Q. Why haven't I received my Tokens yet?

A: Some tasks may require additional processing. In such cases, OCBC Tokens may be credited only on the next working day.

Q. Do I need to enrol for each task separately?

A. No, enrolment is only required once. Once you have successfully enrolled, you can participate in all eligible tasks available to you.

Q. Who can I contact if I believe my OCBC Tokens balance is incorrect?

A. Please contact us via the secured mailbox in the OCBC app. We will respond to your enquiry within 7 working days.

Q. Can I transfer my OCBC Tokens to another person?

A. No. OCBC Tokens are non-transferable and can only be used by the customer to whom it is awarded to.

Q. I no longer wish to participate in the programme. What should I do?

A. If you wish to withdraw from the programme, please contact us via secured mailbox in the OCBC app. We will respond within 7 working days. Please be informed that all tokens will be forfeited upon termination of the program.

Disclaimer: The earning, redemption and use of OCBC Tokens are subject to the Terms and Conditions Governing

OCBC Tokens (accessible here:go.ocbc.com/tokenstnc). OCBC reserves the right to amend, suspend or terminate the programme, including eligible tasks and rewards, at its discretion.